

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

In re: BELCHER, JARED

§ Case No. 20-22819

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Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 05/11/2020. The case was converted to one under Chapter 7 on 08/13/2020. The undersigned trustee was appointed on 01/29/2021.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 8,867.18

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>60.80</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>335.97</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>8,470.41</u>

The remaining funds are available for distribution.

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/31/2020 and the deadline for filing governmental claims was 12/31/2020. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,603.12. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,603.12, for a total compensation of \$1,603.12<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$117.95 for total expenses of \$117.95<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/12/2021

By: /s/ Peggy Hunt  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1****Individual Estate Property Record and Report**

Exhibit A

Page: 1

**Asset Cases****Case No.:** 20-22819**Trustee Name:** (640180) Peggy Hunt**Case Name:** BELCHER, JARED**Date Filed (f) or Converted (c):** 08/13/2020 (c)**§ 341(a) Meeting Date:** 09/15/2020**For Period Ending:** 07/12/2021**Claims Bar Date:** 12/31/2020

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2001 FORD F150, Mileage: 301,000 MILES. Location: 13891 Newburg Drive, Herriman UT 84096	2,600.00	0.00		0.00	FA
2 COUCHES LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	500.00	0.00		0.00	FA
3 BEDS AND BEDDING LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	1,000.00	0.00		0.00	FA
4 OFFICE DESK AND CHAIRS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	400.00	0.00		0.00	FA
5 DRESSERS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	200.00	0.00		0.00	FA
6 KITCHEN TABLE AND CHAIRS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	600.00	0.00		0.00	FA
7 KITCHEN COOKWARE AND UTENSILS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	80.00	0.00		0.00	FA
8 2 TELEVISIONS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	400.00	0.00		0.00	FA
9 NINTENDO SWITCH LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	350.00	0.00		0.00	FA
10 COMPUTER AND MONITOR LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	150.00	0.00		0.00	FA
11 SOCCER EQUIPMENT, CAMPING GEAR, MOUNTAIN BIKES LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	500.00	0.00		0.00	FA
12 HANDGUN LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	150.00	0.00		0.00	FA
13 22 RIFLE LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	300.00	0.00		0.00	FA
14 CLOTHING LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	250.00	0.00		0.00	FA
15 WEDDING RINGS, LATE WIFE'S ASSORTED JEWELERY LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	1,000.00	0.00		0.00	FA

**Form 1****Individual Estate Property Record and Report**

Exhibit A

Page: 2

**Asset Cases****Case No.:** 20-22819**Trustee Name:** (640180) Peggy Hunt**Case Name:** BELCHER, JARED**Date Filed (f) or Converted (c):** 08/13/2020 (c)**§ 341(a) Meeting Date:** 09/15/2020**For Period Ending:** 07/12/2021**Claims Bar Date:** 12/31/2020

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
16 DEPOSITS OF MONEY: WELLS FARGO CHECKING ACCT# XXX0659 (NEGATIVE AT TIME OF FILING)	0.00	0.00		0.00	FA
17 DEPOSITS OF MONEY: AMERICA FIRST CREDIT UNION CHECKING ACCT# XXX9648	3.44	0.00		0.00	FA
18 DEPOSITS OF MONEY: MOUNTAIN AMERICA CREDIT UNION JOINT ACCOUNT WITH BROTHER ACCT# XXX4460	0.00	0.00		0.00	FA
19 DEPOSITS OF MONEY: WELLS FARGO SAVINGS ACCT# XXX0659	0.00	0.00		0.00	FA
20 DEPOSITS OF MONEY: AMERICA FIRST CREDIT UNION SAVINGS ACCT# XXX9648	1.00	0.00		0.00	FA
21 DEPOSITS OF MONEY: WELLS FARGO (MINOR CHILD SAVINGS ACCOUNT) ACCOUNT #XX1595 ACCOUNT WAS CLOSED BY BANK. DEBTOR'S DECEASED WIFE'S NAME WAS ATTACHED. BANK CLOSED THE ACCOUNT AND OPENED A NEW ONE.	0.00	0.00		0.00	FA
22 LL&A INVESTMENTS INC. (BASED OUT OF WYOMING) 50% OF SHARES (SHARE WITH BROTHER) THIS HAS NO MONEY. LL&A OWES ALL FUNDS TO FORECLOSED HOME IN SOUTH CAROLINA THERE IS JUST DEBT.	0.00	0.00		0.00	FA
23 401 (K): EMPOWER RETIREMENT	102,246.00	0.00		0.00	FA
24 2020 Federal & State Tax Refunds (u) (u)	0.00	1.00		903.00	FA
25 Garnishment (u)	15,000.00	3,985.09		3,982.09	FA
26 Garnishment	3,330.10	3,982.09		3,982.09	FA
<b>26 Assets Totals (Excluding unknown values)</b>	<b>\$129,060.54</b>	<b>\$7,968.18</b>		<b>\$8,867.18</b>	<b>\$0.00</b>

**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit A

Page: 3

**Case No.:** 20-22819

**Case Name:** BELCHER, JARED

**For Period Ending:** 07/12/2021

**Trustee Name:** (640180) Peggy Hunt

**Date Filed (f) or Converted (c):** 08/13/2020 (c)

**§ 341(a) Meeting Date:** 09/15/2020

**Claims Bar Date:** 12/31/2020

**Major Activities Affecting Case Closing:**

\*\*\* Trustee Elizabeth Loveridge's Notes \*\*\*

Case Notes: conducted 341 meeting on 09/15/20; liquidated garnishment on 10/28/20; Hold open for '20 tax  
rtns/refs and other garnishment - Renee Christensen 12/17/2020

[Renee Christensen 2020-12-17 20:00:19]

02/15/2021 - MD - Quarterly review - Holding open for 2020 tax returns

05/10/2021 - MD - Quarterly review - Waiting for 2020 tax returns

06/10/2021 - EJ -M4 TO Filed; OBJ D/L 6/24; Hearing 7/7 10:30AM

06/15/2021 - EJ -Withdraw M4 TO- debtor has not gotten refunds yet

06/21/2021 - MD - Case ready for TFR after debtor refund clears

**Initial Projected Date Of Final Report (TFR):** 09/15/2022

**Current Projected Date Of Final Report (TFR):** 09/15/2022

07/12/2021

\_\_\_\_\_  
Date

/s/Peggy Hunt

\_\_\_\_\_  
Peggy Hunt

**Form 2**

Exhibit B

Page: 1

**Cash Receipts And Disbursements Record**

**Case No.:** 20-22819 **Trustee Name:** Peggy Hunt (640180)  
**Case Name:** BELCHER, JARED **Bank Name:** Axos Bank  
**Taxpayer ID #:** \*\*-\*6412 **Account #:** 4039 Checking - Loveridge  
**For Period Ending:** 07/12/2021 **Blanket Bond (per case limit):** \$58,926,307.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/28/20	{26}	Gurstel Law Firm, P.C.	Prefetition Garnishment	1141-000	3,982.09		3,982.09
02/11/21		Transfer to Trustee Hunt account XXXXXX1243	Transfer to Trustee Hunt account XXXXXX1243	9999-000		3,982.09	0.00

<b>COLUMN TOTALS</b>	<b>3,982.09</b>	<b>3,982.09</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	3,982.09	
<b>Subtotal</b>	<b>3,982.09</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$3,982.09</b>	<b>\$0.00</b>	

## Form 2

Exhibit B

Page: 2

## Cash Receipts And Disbursements Record

Case No.: 20-22819  
Case Name: BELCHER, JARED  
Taxpayer ID #: \*\*-\*\*\*6412  
For Period Ending: 07/12/2021

Trustee Name: Peggy Hunt (640180)  
Bank Name: Metropolitan Commercial Bank  
Account #: \*\*\*\*\*1243 Checking  
Blanket Bond (per case limit): \$58,926,307.00  
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/03/21	{25}	Bank of America	garnishment monies	1241-000	3,982.02		3,982.02
02/03/21	{25}	Bank of America	Deposit 10001 Adjustment	1241-000	0.07		3,982.09
02/11/21		Transfer Credit from	Transition Credit from	9999-000	3,982.09		7,964.18
02/26/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		7.86	7,956.32
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		14.02	7,942.30
04/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		12.72	7,929.58
05/28/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		11.86	7,917.72
06/21/21	{24}	UNITED STATES TREASURY	2020 Federal Tax Refund	1224-000	245.00		8,162.72
06/21/21	{24}	State of Utah	State of Utah tax refund	1224-000	658.00		8,820.72
06/21/21	101	JARED BELCHER	DEBTOR PORTION OF TAX REFUNDS	8500-002		335.97	8,484.75
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		14.34	8,470.41

<b>COLUMN TOTALS</b>	<b>8,867.18</b>	<b>396.77</b>	<b>\$8,470.41</b>
Less: Bank Transfers/CDs	3,982.09	0.00	
<b>Subtotal</b>	<b>4,885.09</b>	<b>396.77</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,885.09</b>	<b>\$396.77</b>	

**Form 2**

Exhibit B  
Page: 3

**Cash Receipts And Disbursements Record**

**Case No.:** 20-22819  
**Case Name:** BELCHER, JARED  
**Taxpayer ID #:** \*\*\_\*\*\*6412  
**For Period Ending:** 07/12/2021

**Trustee Name:** Peggy Hunt (640180)  
**Bank Name:** Metropolitan Commercial Bank  
**Account #:** \*\*\*\*\*1243 Checking  
**Blanket Bond (per case limit):** \$58,926,307.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
4039 Checking - Loveridge	\$3,982.09	\$0.00	\$0.00
*****1243 Checking	\$4,885.09	\$396.77	\$8,470.41
	<b>\$8,867.18</b>	<b>\$396.77</b>	<b>\$8,470.41</b>

07/12/2021

Date

/s/Peggy Hunt

Peggy Hunt



**Exhibit C**  
**Analysis of Claims Register**

**Case: 20-22819**

**JARED BELCHER**

Claims Bar Date: 12/31/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Peggy Hunt 222 South Main Street 5th Floor Salt Lake City, UT 84101 <2100-000 Trustee Compensation> , 200	Administrative 06/22/21		\$1,603.12 \$1,603.12	\$0.00	\$1,603.12
TE	Peggy Hunt 222 South Main Street 5th Floor Salt Lake City, UT 84101 <2200-000 Trustee Expenses> , 200	Administrative 07/06/21		\$117.95 \$117.95	\$0.00	\$117.95
1	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 05/21/20		\$7,683.43 \$7,683.43	\$0.00	\$7,683.43
2	JPMORGAN CHASE BANK, N.A. PO BOX 15368 WILMINGTON, DE 19850 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/01/20		\$7,026.79 \$7,026.79	\$0.00	\$7,026.79
3	WELLS FARGO BANK, N.A. Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/02/20		\$3,555.76 \$3,555.76	\$0.00	\$3,555.76
4	JPMORGAN CHASE BANK, N.A. PO BOX 15368 WILMINGTON, DE 19850 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/04/20		\$11,442.90 \$11,442.90	\$0.00	\$11,442.90

**Exhibit C**  
**Analysis of Claims Register**

**Case: 20-22819**

**JARED BELCHER**

Claims Bar Date: 12/31/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	MIDLAND CREDIT MANAGEMENT, INC. PO Box 2037 Warren, MI 48090 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/16/20		\$15,885.14 \$15,885.14	\$0.00	\$15,885.14
6	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/14/20		\$8,871.79 \$8,871.79	\$0.00	\$8,871.79
7	HERRIMAN FAMILY DENTAL 5532 West Herriman Main Street #210 Herriman, UT 84096 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/09/20		\$276.00 \$276.00	\$0.00	\$276.00
<b>Case Total:</b>					<b>\$0.00</b>	<b>\$56,462.88</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 20-22819

Case Name: JARED BELCHER

Trustee Name: Peggy Hunt

**Balance on hand:** \$ 8,470.41

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 8,470.41

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Peggy Hunt	1,603.12	0.00	1,603.12
Trustee, Expenses - Peggy Hunt	117.95	0.00	117.95

Total to be paid for chapter 7 administrative expenses: \$ 1,721.07

Remaining balance: \$ 6,749.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 6,749.34

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 6,749.34

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$54,741.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	7,683.43	0.00	947.33
2	JPMORGAN CHASE BANK, N.A.	7,026.79	0.00	866.36
3	WELLS FARGO BANK, N.A.	3,555.76	0.00	438.40
4	JPMORGAN CHASE BANK, N.A.	11,442.90	0.00	1,410.84
5	MIDLAND CREDIT MANAGEMENT, INC.	15,885.14	0.00	1,958.54
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	8,871.79	0.00	1,093.84
7	HERRIMAN FAMILY DENTAL	276.00	0.00	34.03

Total to be paid for timely general unsecured claims: \$ 6,749.34  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00